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PATENT  
Attorney Docket No.: 020375-047100US

TOWNSEND and TOWNSEND and CREW LLP

By: /connie larson/  
Connie Larson

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Kerry Selen

Application No.: 10/576,590

Filed: September 30, 2003

For: SYSTEMS AND METHODS OF  
PROCESSING CASH  
CONCENTRATION DISBURSEMENT  
TRANSACTIONS

Customer No.: 20350

Confirmation No. 9932

Examiner: Uyen Chau N. Le

Technology Center/Art Unit: 2887

RESPONSE

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

In response to the Office Action mailed May 13, 2009, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 11 of this paper.